



Member of PIDM

Interest Rate and Profit Rate / Historical Hibah Rate

Scroll down and find out the Base Lending Rate, Base Financing Rate, Base Rate or the Interest Rate / Profit Rate/ Historical Hibah Rate for our lending / financing and deposit accounts.

HSBC BASE LENDING RATE / BASE FINANCING RATE (% p.a.)	
Effective Date: 15 May 2019	6.74

HSBC BASE RATE (% p.a.)	
Effective Date: 15 May 2019	3.64

HSBC TIME DEPOSIT (Eligible for protection by PIDM)	
Tenure (Month)	Interest Rate (% p.a.)
1 - 2	2.75
3 - 5	2.85
6	2.85
7 - 11	2.90
12 - 17	2.90
18 - 23	3.25
24 - 35	3.40
36 - 47	3.50
48 - 59	3.80
60	3.90

Effective Date: 15 May 2019
Minimum deposit of RM5,000 for one (1) month tenure

Payment of interest on time deposits that are withdrawn before maturity date shall be:

- Where the time deposit is held for 3 months or longer, interest will be paid at half the contracted rate for each completed month; and
- Where the time deposit is held for less than 3 months, no interest shall be paid.

Payment of interest upon maturity:

- For deposit at or over 13 months, interest can be credited every half-yearly if required.

The payment of interest, if any, shall be paid:

- on the maturity date; or
- at periodic intervals at the Bank's discretion.